

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

JANICE K. GRAHAM

Debtor(s)

Case No. 18-10056JCM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/22/2018.
- 2) The plan was confirmed on 06/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/09/2019, 09/08/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/23/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,520.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$76,485.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$76,485.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,482.56  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,982.56**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	25,378.63	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	12,019.04	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP O/B/O M	Unsecured	761.28	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	3,385.68	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	20,306.89	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	25,469.27	16,283.25	16,283.25	16,283.25	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4,569.29	4,569.29	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	729.04	729.04	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	768.00	1,171.72	1,171.72	1,171.72	0.00
PNC BANK NA	Secured	54,421.25	26,026.27	0.00	6,079.75	0.00
PNC BANK NA	Secured	0.00	832.61	0.00	0.00	0.00
PNC BANK NA	Unsecured	14,388.12	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	947.55	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	5,871.20	NA	NA	0.00	0.00
PNC BANK NA	Secured	26,088.10	20,621.50	20,621.50	19,395.55	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	569.85	569.85	569.85	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	517.73	506.86	506.86	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
VENANGO COUNTY TAX CLAIM BUF	Priority	NA	1,325.64	1,325.64	1,325.64	246.08
VENANGO COUNTY TAX CLAIM BUF	Priority	NA	2,371.03	2,371.03	2,371.03	440.16
VENANGO COUNTY TAX CLAIM BUF	Secured	10,358.36	NA	10,358.36	10,358.36	1,553.79
VENANGO COUNTY TAX CLAIM BUF	Secured	4,792.38	NA	4,792.38	4,792.38	718.81
VENANGO COUNTY TAX CLAIM BUF	Secured	NA	1,281.73	1,281.73	1,281.73	439.73
VENANGO COUNTY TAX CLAIM BUF	Secured	NA	2,263.00	2,263.00	2,263.00	776.46

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$20,621.50	\$25,475.30	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,695.47	\$18,695.47	\$3,488.79
<b>TOTAL SECURED:</b>	<b>\$39,316.97</b>	<b>\$44,170.77</b>	<b>\$3,488.79</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,156.64	\$21,156.64	\$686.24
<b>TOTAL PRIORITY:</b>	<b>\$21,156.64</b>	<b>\$21,156.64</b>	<b>\$686.24</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,375.04</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,982.56</u>	
Disbursements to Creditors	<u>\$69,502.44</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$76,485.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.